

Our services

Saltus Financial Planning is a financial planning business, focused on helping you understand and plan for your financial future. We also provide advice on investments and non-investment insurance contracts. Detailed below are the services we offer and associated charges (unless otherwise agreed).

Our initial charges

Our charges relating to initial services such as client take-on, new investments and one-off reviews are as follows:

Services	Initial charges
<p>Financial review Either as a one-off service or as an ongoing client, including:</p> <p>assessment and analysis of your current situation and how best to achieve your financial goals a written report documenting our recommended course of action implementation of any agreed plan</p>	<p>We charge based on a percentage of any funds invested or transferred.</p> <p>These charges are as follows:</p> <p>1% of the value invested.</p> <p>The examples below set out what this means in monetary terms:</p> <p>If you invest £150,000 our initial fee would be £1,500 If you invest £750,000 our initial fee would be £7,500</p>
<p>Focused financial review – not available for your first advice review</p> <p>assessment and analysis of one existing plan, or one area of investment planning, e.g. a review of one pension plan or investment portfolio a written report documenting our recommended course of action implementation of any agreed plan</p>	<p>We charge based on a percentage of any funds invested or transferred.</p> <p>These charges are as follows:</p> <p>0.5% of the value invested.</p> <p>The examples below set out what this means in monetary terms:</p> <p>If you invest £150,000 our initial fee would be £750 If you invest £750,000 our initial fee would be £3,750</p>
<p>Financial planning report only</p> <p>We rarely provide advice to clients without assets under our agency. This is to ensure the advice can be implemented effectively and that we can provide streamlined reporting. If you intend to, or have assets under our agency, there may be circumstances where you just want help on a specific area and require fixed fee advice.</p>	<p>We operate on a fixed-fee basis depending on the complexity of the area(s) being reviewed and will agree charges with you before starting work for you.</p> <p>Our minimum charge for a focused report is £1,500 + VAT.</p> <p>If you later ask us to implement any of the recommendations made, the tiered charges above will apply to those investments, less the report fee already paid.</p>
<p>One-off services & administration</p> <p>We offer a range of additional services charged at an hourly rate or fixed costs, including administration of specific instructions from you. We will agree the number of hours with you before we commence any work.</p>	<p>A typical administration charge is £100 per hour for an investment or pension top-up contribution.</p> <p>For assessment of your pension lifetime allowance or to calculate pension annual allowances and your carry forward allowance would typically cost £350. Please ask for our full-service list to see all one-off service fees.</p>

Services (cont.)	Initial charges (cont.)
Suitability review A formal review of your existing plans held with us, to assess their suitability for your ongoing needs.	£750 + VAT if applicable

Our ongoing service and charges

We offer three levels of ongoing service, depending on the complexity and size of your investments. For those purposes, we count a couple or nuclear family group as one client (excluding adult children).

Services	Ongoing charges
<p>For clients with plans worth less than £100,000 in aggregate: <i>(available for legacy clients only)</i>.</p> <p>online access to your plans</p> <p>telephone support, retaining records and correspondence of your investments & policies</p> <p>administration of your invested funds, including any amendments you wish to make to your regular payments or withdrawals from your investments</p>	<p>Our annual charge for this service is 0.75% of assets under management, charged on a monthly basis at 1/12th of 0.75%, calculated monthly, for those plans invested in the Saltus Discretionary Investment Management Solution.</p> <p>Example:</p> <p>For a fund of £100,000, our ongoing financial planning fee would be £750 per annum, or £62.50 per month.</p> <p>Otherwise for plans and policies held with third parties, or in process of being transferred in a tax efficient manner over time, our annual charge for this service is 1.00% of funds under management, charged on a monthly basis at 1/12th of 1.00% calculated monthly.</p> <p>Example:</p> <p>For a fund of £100,000, our ongoing financial planning fee would be £1,000 per annum, or £83.33 per month.</p>
<p>For clients with plans valued between £100,000 & £250,000 in aggregate:</p> <p>online access to your plans</p> <p>telephone support, retaining records and correspondence of your investments & policies</p> <p>administration of your invested funds, including any amendments you wish to make to your regular payments in or withdrawals from your investments</p> <p>updates on relevant financial, market and legislative and taxation developments cashflow modelling where appropriate/upon request</p>	<p>Our annual charge for this service is 0.75% of assets under management, charged on a monthly basis at 1/12th of 0.75%, for those plans invested on the Saltus Platform.</p> <p>Example:</p> <p>For a fund of £250,000, our ongoing financial planning fee would be £1,875 per annum, or £156.25 per month.</p> <p>Otherwise for plans and policies held with third parties, or in process of being transferred in a tax efficient manner over time, our annual charge for this service is 1.00% of funds under management, charged on a monthly basis at 1/12th of 1.00% calculated monthly.</p> <p>Example:</p> <p>For a fund of £250,000, our ongoing financial planning fee would be £2,500 per annum, or £208.33 per month.</p>

Services (cont.)	Ongoing charges (cont.)
<p>For clients with plans worth above £250,000 in aggregate:</p> <ul style="list-style-type: none"> • Goal-based financial planning • Online access to your plans • Telephone support, retaining records and correspondence of your investments & policies • Yearly contact to arrange your financial review • Utilisation of tax allowances and cashflow-modelling, if applicable. 	<p>Our annual charge for this service is 0.75% of assets under management, charged on a monthly basis at 1/12th of 0.75%, for those plans invested on the Saltus Platform.</p> <p>Example:</p> <p>For a fund of £500,000, our ongoing financial planning fee would be £3,750 per annum, or £312.50 per month.</p> <p>Otherwise for plans and policies held with third parties, or in process of being transferred in a tax efficient manner over time, our annual charge for this service is 1.00% of funds under management, charged on a monthly basis at 1/12th of 1.00%.</p> <p>Example:</p> <p>For a fund of £500,000, our ongoing financial planning fee would be £5,000 per annum, or £416.66 per month.</p>

For clients with assets of less than £250,000 who are making regular contributions and have been identified as a Wealth Builder client, our initial and ongoing financial planning fees will be reduced to 0.5%.